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we first went to the doctor and told him about this, he said, let our nurses who work with the insurance do the calling. They know what questions to ask. And we discovered that we did have some coverage as long as we never used the "i" word, infertility, so we never. So on anything turned in we would never say infertility, we would never say we were trying to have a baby; but the doctors did find other contributing conditions that normally are covered under insurance. In other words, there's gaming on both sides. And one of the reasons that a number of the people that came to us on LB 825 is because it seems to be at least one institute which I think is largely influenced by the desire to respond to infertility which is the Pope Paul VI Institute and their billing manager was down making complaints about the way that they were being responded to...

SENATOR CUDABACK: Time.

SENATOR LANDIS: ...has in fact had this problem. There's gaming on both sides of the issue and that's not good. It's not good for insurance companies. It's not good for the doctors. But you know what? They're all grown-ups and picking sides here isn't appropriate.

SENATOR CUDABACK: Time, Senator Landis.

SENATOR LANDIS: That's the marketplace and the appeal process which we have in law.

SENATOR CUDABACK: Thank you, Senator Landis. Senator Kruse.

SENATOR KRUSE: Mr. President and members, I stand to support the motion to bracket. Before I get into that, I am shocked, Senator Landis, shocked that any United Methodist minister would be into gaming when according to the new definitions of things, gaming is prohibited by the discipline. So we'll have to take that up privately. I support the bracket motion because this is simply a matter of dollars. I have all kinds of sympathy for those persons caught within this, but it would raise the cost of health premiums, and we pay for health premiums. We are doing everything we can to keep the health costs down so that is the reason. I have all kinds of sympathy for persons who have